

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re: §
§
CORD, MICHELLE § Case No. 06-05902 SQU
§
Debtor(s) §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

BRENDA PORTER HELMS, TRUSTEE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 429,229.19	Assets Exempt: 36,785.19
Total Distributions to Claimants: 5,542.21	Claims Discharged Without Payment: 245,521.29
Total Expenses of Administration: 2,818.39	

3) Total gross receipts of \$ 8,360.60 (see Exhibit 1), minus funds paid to the debtor and third parties of \$ 0.00 (see Exhibit 2), yielded net receipts of \$ 8,360.60 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 11,647.00	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	2,818.39	2,818.39	2,818.39
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	7,747.00	7,747.00	5,542.21
GENERAL UNSECURED CLAIMS (from Exhibit 7)	455,801.45	239,239.72	239,239.72	0.00
TOTAL DISBURSEMENTS	\$ 467,448.45	\$ 249,805.11	\$ 249,805.11	\$ 8,360.60

4) This case was originally filed under chapter 7 on 05/23/2006 . The case was pending for 43 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as Exhibit 8. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as Exhibit 9.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 11/18/2009 By: /s/BRENDA PORTER HELMS, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
PREFERENCE COMPLAINT VS ACCOUNTANT	1241-000	8,340.89
Post-Petition Interest Deposits	1270-000	19.71
TOTAL GROSS RECEIPTS		\$8,360.60

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ 0.00

EXHIBIT 3 – SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Chase		0.00	NA	NA	0.00
Citizens Automobile Finance		0.00	NA	NA	0.00
Countrywide Home Loans		0.00	NA	NA	0.00

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
TOYOTA FINANCIAL SERVICES	4210-000	11,647.00	0.00	0.00	0.00
TOTAL SECURED CLAIMS		\$ 11,647.00	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
HELMS, BRENDA PORTER	2100-000	NA	1,585.94	1,585.94	1,585.94
INTERNATIONAL SURETIES LTD	2300-000	NA	7.45	7.45	7.45
SPRINGER BROWN COVEY GAERTNER & DAV	3210-000	NA	1,225.00	1,225.00	1,225.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 2,818.39	\$ 2,818.39	\$ 2,818.39

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
ILLINOIS DEPARTMENT OF REVENUE	5800-000	NA	7,747.00	7,747.00	5,542.21
TOTAL PRIORITY UNSECURED CLAIMS		\$ NA	\$ 7,747.00	\$ 7,747.00	\$ 5,542.21

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Northwest Community Hospital		6,151.00	NA	NA	0.00
Schweppe & Sons, Inc.		130.57	NA	NA	0.00
BANK OF AMERICA - VISA	7100-000	5,148.51	0.00	0.00	0.00
CAPITAL ONE	7100-000	860.00	0.00	0.00	0.00
CARD, CITI AADVANTAGE	7100-000	14,651.00	0.00	0.00	0.00
CENTRAL DUPAGE HOSPITAL	7100-000	1,037.36	0.00	0.00	0.00
CHASE BANK USA, N.A.	7100-000	123,259.00	3,548.58	3,548.58	0.00
CIT SMALL BUSINESS LENDING CORPORAT	7100-000	210,000.00	215,914.13	215,914.13	0.00
DEFREES & FISK	7100-000	2,499.46	0.00	0.00	0.00
DENTAL, GRAND	7100-000	633.31	0.00	0.00	0.00

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
DISCOVER BANK/DISCOVER FINANCIAL SE	7100-000	7,197.00	9,552.61	9,552.61	0.00
MCCARTHY, CALLAS, FUHR & ELLISON, P	7100-000	750.00	720.00	720.00	0.00
SHOEMAKER, ESQ., RANDLE P.	7100-000	42,548.04	0.00	0.00	0.00
SPECTOR, FLORENCE	7100-000	29,000.00	0.00	0.00	0.00
SUPERIOR AMBULANCE	7100-000	141.20	147.83	147.83	0.00
THOMAS PROESTLER COMPANY	7100-000	8,648.00	9,356.57	9,356.57	0.00
VISA, CHASE	7100-000	3,147.00	0.00	0.00	0.00
TOTAL GENERAL UNSECURED CLAIMS		\$ 455,801.45	\$ 239,239.72	\$ 239,239.72	\$ 0.00

Case No: 06-05902 SQU Judge: JOHN SQUIRES

Case Name: CORD, MICHELLE

Trustee Name: BRENDA PORTER HELMS, TRUSTEE

Date Filed (f) or Converted (c): 05/23/06 (f)

341(a) Meeting Date: 07/11/06

Claims Bar Date: 05/23/06

For Period Ending: 11/18/09

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) DA=554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA) Gross Value of Remaining Assets
1. REAL PROPERTY Debtor Claimed Exemption	360,000.00	0.00	DA	0.00	FA
2. BANK ACCOUNTS Debtor Claimed Exemption	719.00	0.00	DA	0.00	FA
3. HOUSEHOLD GOODS AND FURNISHINGS Debtor Claimed Exemption	750.00	0.00	DA	0.00	FA
4. WEARING APPAREL AND JEWELRY Debtor Claimed Exemption	2,000.00	0.00	DA	0.00	FA
5. INTERESTS IN INSURANCE POLICIES	0.00	0.00	DA	0.00	FA
6. PENSION PLANS AND PROFIT SHARING Debtor Claimed Exemption	36,785.19	0.00	DA	0.00	FA
7. INTEREST IN SB FOODS STOCK	0.00	0.00	DA	0.00	FA
8. 2004 CHEVY SUBURBAN	16,455.00	0.00	DA	0.00	FA
9. 2005 TOYOTA SCION Debtor Claimed Exemption	12,520.00	0.00	DA	0.00	FA
10. PREFERENCE COMPLAINT VS ACCOUNTANT (u)	Unknown	0.00		8,340.89	FA
11. Post-Petition Interest Deposits (u)	Unknown	N/A		19.71	Unknown

TOTALS (Excluding Unknown Values)

\$429,229.19

\$0.00

\$8,360.60

Value of Remaining Assets

\$0.00

(Total Dollar Amount
in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 12/31/08

Current Projected Date of Final Report (TFR): 12/31/08

/s/ BRENDA PORTER HELMS, TRUSTEE

Date: 11/18/09

BRENDA PORTER HELMS, TRUSTEE

Exhibit 8

Case No: 06-05902 -SQU
Case Name: CORD, MICHELLE

Trustee Name: BRENDA PORTER HELMS, TRUSTEE
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****7268 Money Market - Interest Bearing

Taxpayer ID No: *****4427
For Period Ending: 11/18/09

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
10/22/07	10	The Schreiber Group Inc. 125 Water Street Suite 1 Naperville IL 60540	settlement with Schreiber	1241-000	4,170.30		4,170.30
10/31/07	11	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	0.50		4,170.80
11/30/07	11	BANK OF AMERICA, N.A.	Interest Rate 0.650	1270-000	2.23		4,173.03
12/10/07	10	Steven and Diana Dacy 3119 Harrison Avenue Brookfield IL 60513	settlement with Schreiber	1241-000	834.06		5,007.09
12/21/07	10	Steven & Diana Dacy 3119 Harrison Ave Brookfield IL 60513	settlement with Schreiber	1241-000	834.06		5,841.15
12/31/07	11	BANK OF AMERICA, N.A.	Interest Rate 0.500	1270-000	2.21		5,843.36
01/23/08	10	Steven and Diana Dacy 3119 Harrison Ave Brookfield IL 60513	settlement of preference w/Schreibe	1241-000	834.06		6,677.42
01/31/08	11	BANK OF AMERICA, N.A.	Interest Rate 0.400	1270-000	2.34		6,679.76
02/14/08	000101	International Sureties Ltd 701 Polydras St New Orleans LA 70139	trustee bond	2300-000		7.45	6,672.31
02/20/08	10	Steven and Diana Dacy 3119 Harrison Avenue Brookfield IL 60513	settlement with accountant	1241-000	834.06		7,506.37
02/29/08	11	BANK OF AMERICA, N.A.	Interest Rate 0.300	1270-000	1.62		7,507.99
03/21/08	10	Steven and Diana Dacy 3119 Harrison Ave Brookfield IL 60513	settlement with accountant	1241-000	834.35		8,342.34
03/31/08	11	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	1.81		8,344.15
04/30/08	11	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	1.71		8,345.86
05/30/08	11	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	1.06		8,346.92
06/30/08	11	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	1.03		8,347.95
07/31/08	11	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	1.06		8,349.01
08/29/08	11	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	1.05		8,350.06
09/30/08	11	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	1.04		8,351.10
10/31/08	11	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.81		8,351.91
11/28/08	11	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.68		8,352.59
12/31/08	11	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.43		8,353.02
01/30/09	11	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.07		8,353.09
02/25/09	11	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.06		8,353.15
02/25/09		Transfer to Acct #*****7802	Final Posting Transfer	9999-000		8,353.15	0.00

Exhibit 9

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

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Case No: 06-05902 -SQU
Case Name: CORD, MICHELLE

Trustee Name: BRENDA PORTER HELMS, TRUSTEE
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****7802 Checking - Non Interest

Taxpayer ID No: *****4427
For Period Ending: 11/18/09

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account CD Balance (\$)
02/25/09		Transfer from Acct #*****7268	Transfer In From MMA Account	9999-000	8,353.15		8,353.15
02/25/09	001001	Brenda Porter Helms	TRUSTEE FEE	2100-000		1,585.94	6,767.21
02/25/09	001002	Springer Brown Covey Gaertner & Davis	ATTORNEYS FEES	3210-000		1,225.00	5,542.21
02/25/09	001003	Illinois Department of Revenue Bankruptcy Section Level 7-425 100 W. Randolph Street Chicago, IL 60601	final distribution	5800-000		5,542.21	0.00

Total Of All Accounts 0.00